IN THE CLAIMS:

The following is a complete listing of claims in this application.

Claims 1-13 (canceled).

14. (previously presented) A computer-based method of determining part of the value of an asset of an investor for investment by the investor in a futures contract, comprising:

receiving data from the investor relating to market value of the asset and to a preferred term of the investment, and entering the data into a computer;

receiving data from the investor relating to expected return from the asset over the preferred term, and entering the data into the computer;

calculating, using the computer, a discount value for the asset from the expected return;

calculating, using the computer, market values for a range of futures investments including investment of the discount value of the asset and investment over a time period equal to the preferred term of investment;

presenting the investor, as output from the computer, the calculated market values for the range of investments; and

receiving from the investor an indication of an investment selected from the range.

15. (previously presented) A method according to claim 14, wherein the market values of the investments are calculated to be less than or equal to the future value of the asset.

16. (previously presented) A method according to claim 14, wherein the terms of the investments are calculated to match the preferred term of investment.

17. (currently amended) A method according to claim 14, wherein investments are calculated to match both the future value of the asset and the preferred term of investment.

2

LAW OFFICES

DENNISON, SCHULTZ, DOUGHERTY & MACDONALD

SUITE 105

1727 KING STREET

ALEXANDRIA, VIRGINIA 22314-2700

703 837-9600

18. (currently amended) A method according to claim 14, wherein values of the investments are calculated using investment amounts which are less than or equal to the discount value of the asset.

19. (previously presented) A method according to claim 14, wherein a range of market values for a range of investments less than or equal to the future value of the potential return from the asset are presented.

20. (previously presented) A method according to claim 14, wherein the data relating to market value of the asset includes current market valuation, life expectancy and method of depreciation of the asset.

21. (previously presented) A method according to claim 14, wherein the discount value is calculated as the present value of returns from the asset using Microsoft Excel formulae.

22. (previously presented) A method according to claim 14, wherein the investments are calculated using futures and options market data.

23. (withdrawn) A computer based method of determining part of the value of an asset of an investor for an investment by the investor in a futures contract, comprising:

receiving data from the investor relating to market value of the asset and to a preferred term of the investment, and entering the data into a computer,

receiving data from the investor relating to expected return from the asset over the preferred term, and entering the data into the computer,

calculating, using the computer, market values for a range of possible futures investments according to the expected return from the asset,

presenting the investor, as output from the computer, a range of market values for the range of investments, including

3

at least some investments in which:

the amount invested is less than or equal to the expected return from the asset;

the market value of the investment is less than or equal to the market value of the asset;

the term of the investment is substantially equal to the preferred term; or

the value and term of the investment are substantially matched to the market value of the asset and the preferred term respectively; and

receiving an indication of a selected investment from the investor.

24. (withdrawn) A computer based method of determining part of the value of an asset of an investor for investment by the investor in a futures contract, comprising:

receiving from the investor data relating to market value of the asset and to a preferred term of the investment, and entering the data into a computer;

determining an amount for investment as a portion of the value of the asset;

calculating, using the computer, market values for a range of futures investments using the portion of the value of the asset;

presenting the investor, as output from the computer, a range of market values for the range of investments, including at least some investments in which:

the amount invested is less than or equal to the portion of the market value of the asset;

the value of the investment is less than or equal to the market value of the asset;

the term of the investment is substantially equal to the preferred term; or

4

the value and term of the investment are substantially matched to the market value of the asset and the preferred term respectively; and

receiving from the investor an indication of a selected investment.

25. (withdrawn) A computer method of determining an amount for investment in a futures contract, comprising:

receiving data from a potential investor relating to a preferred amount for investment and to a preferred term of the investment, and entering the data into a computer;

calculating, using the computer, the market value of an asset which would yield the preferred amount for investment as a return;

calculating, using the computer, market values for a range of futures investments using the preferred amount of investment and the preferred term;

presenting the investor, as output from the computer, a range of market values for the range of investments, including at least some in which:

the invested amounts are less than or equal to the preferred amount for investment;

the market value of the investment is less than or equal to the value of the asset;

the term of the investment is substantially equal to the preferred term; or

the market value and term of the investment are substantially matched to the value of the asset and the preferred term respectively; and

receiving an indication of a selected investment from the investor.

26. (previously presented) A computer system which provides a financial service according to a method as claimed in claim 14.

27. (previously presented) A computer system for a financial service which carries out a process for determining part of the value of an asset of a customer for investment by the customer in a futures contract, the system including storage media containing computer process instructions for:

receiving data relating to market value of the asset and to a preferred term of the investment, and entering the data into a computer;

receiving data relating to potential return from the asset over the preferred term, and entering the data into the computer;

calculating, using the computer, a discount value for the asset from the potential return;

calculating, using the computer, market values for a range of futures investments using the discount value of the asset and the preferred term of investment;

presenting, as output from the computer, a range of market values for the range of investments; and

receiving an indication of a selected investment.

28. (withdrawn) A computer system for a financial service which carries out a process for determining part of the value of an asset of a customer for investment by the customer in a futures contract, the system including storage media containing computer process instructions for:

receiving data relating to market value of the asset and to a preferred term of the investment, and entering the data into a computer,

receiving data relating to expected return from the asset over the preferred term, and entering the data into the computer,

calculating, using the computer, market values for a range of futures investments according to the potential return

6

from the asset,

presenting, as output from the computer, a range of market values for the range of investments, including at least some investments in which:

the amounts amount invested is less than or equal to the expected return from the asset;

the market value of the investment is less than or equal to the market value of the asset;

the term of the investment is substantially equal to the preferred term; or

the market value and term of the investment are substantially matched to the market value of the asset and the preferred term respectively; and

receiving an indication of a selected investment.

29. (withdrawn) A computer system for a financial service which carries our a process for determining part of the value of an asset of a customer for investment by the customer in a futures contract, the system including storage media containing computer process instructions for:

receiving data relating to market value of the asset and to a preferred term of the investment, and entering the data into a computer;

determining an amount for investment as a portion of the value of the asset;

calculating, using the computer, market values for a range of possible investments using the portion of the market value of the asset;

presenting, as output from the computer, a range of market values for the range of futures investments, including at least some investments in which:

the amount invested is less than or equal to the portion of the value of the asset;

7

the market value of the investment is less than or equal to the market value of the asset;

the term of the investment is substantially equal to the preferred term; or

the market value and term of the investment are substantially matched to the market value of the asset and the preferred term respectively; and

receiving an indication of a selected investment.

30. (withdrawn) A computer system for a financial service which carries out a process for determining part of the value of an asset of a customer for investment by the customer in a futures contract, the system including storage media containing computer process instructions for:

receiving data relating to a preferred amount for investment and to a preferred term of the investment, and entering the data into a computer;

calculating, using the computer, the market value of an asset which would yield the preferred amount for investment as a return;

calculating, using the computer, market values for a range of futures investments using the preferred amount of investment and the preferred term;

presenting, as output from the computer, a range of market values for the range of investments, including at least some in which:

the invested amount is less than or equal to the preferred amount for investment;

the market value of the investment is less than or equal to the market value of the asset;

the term of the investment is substantially equal to the preferred term; or

the market value and term of the investment are

substantially matched to the market value of the asset and the preferred term respectively; and

　　　receiving an indication of a selected investment.